

## IN THE CLAIMS

Please cancel claims 1-18.

Please add the following new claims 19-37 as set forth below.

A complete listing of all claims in this application is set forth below.

Claims 1-18 (canceled).

19. (new) A method of operating an electronic banking terminal, comprising the steps of:

(a) operating said terminal to permit deposit of funds into a banking account in response to entry of a first PIN number into said terminal;

(b) operating said terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number;

(c) operating said terminal to permit user withdrawal of funds up to a first dollar amount limit from said banking account in response to entry of said first PIN number into said terminal; and

(d) operating said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit.

20. (new) The method of claim 19, wherein said step (a) includes the steps of:

(e) reading a code stored on a gift card to determine a gift dollar amount associated with said gift card, and

(f) depositing said gift dollar amount into said banking account in response to said reading step.

21. (new) The method of claim 19, further comprising the steps of:

(e) operating said terminal to permit deposit of funds into said banking account in response to entry of a third PIN number into said terminal, said third PIN number being different than both said first PIN number and said second PIN number; and

(f) operating said terminal to prohibit withdrawal of funds from said banking account in response to entry of said third PIN number into said terminal.

22. (new) The method of claim 19, wherein:

said banking account has an account number associated therewith,

said step (c) includes the step of operating said terminal to permit user withdrawal of funds up to said first dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said first PIN number, and

said step (d) includes the step of operating said terminal to permit user withdrawal of funds up to said second dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said second PIN number.

23. (new) The method of claim 19, wherein:

said electronic banking terminal includes a point-of-sale retail terminal having a currency acceptor, and

said step (a) includes the step of operating said currency acceptor to accept a cash deposit into said terminal for said banking account.

24. (new) The method of claim 23, further comprising the step of:

(e) operating said currency acceptor so as to permit cash to be accepted by said currency acceptor for payment of an item for purchase.

25. (new) The method of claim 24, wherein:

said point-of-sale retail terminal further has a currency dispenser,

said step (c) includes the step of operating said currency dispenser to dispense currency up to said first dollar amount limit, and

said step (d) includes the step of operating said currency dispenser to dispense currency up to said second dollar amount limit.

26. (new) The method of claim 25, further comprising the step of:

(f) operating said currency dispenser to provide change in response to cash being accepted by said currency acceptor for payment of said item for purchase.

27. (new) The method of claim 24, wherein:

said point-of-sale retail terminal further has a touch screen monitor associated therewith,

said touch screen monitor is configured to permit entry into said terminal of either said first PIN number or said second PIN number.

28. (new) The method of claim 27, further comprising the step of:

(g) operating said touch screen monitor to enter an item code associated with said item for purchase into said terminal.

29. (new) An electronic terminal, comprising:  
an input device for receiving input from a user;  
a processing unit electrically coupled to said input device; and  
a memory device electrically coupled to said processing unit, wherein said memory device has stored therein a plurality of instructions which, when executed by said processing unit, causes said processing unit to:

(a) operate said terminal to permit deposit of funds into a banking account in response to entry of a first PIN number into said terminal;

(b) operate said terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number;

(c) operate said terminal to permit user withdrawal of funds up to a first dollar amount limit from said banking account in response to entry of said first PIN number into said terminal; and

(d) operate said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit.

30. (new) The electronic terminal of claim 29, further comprising a code reader configured to read a code stored on a gift card, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

(e) read said code stored on said gift card to determine a gift dollar amount associated with said gift card, and

(f) deposit said gift dollar amount into said banking account in response to said reading step.

31. (new) The electronic terminal of claim 29, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

(e) operate said terminal to permit deposit of funds into said banking account in response to entry of a third PIN number into said terminal, said third PIN number being different than both said first PIN number and said second PIN number; and

(f) operate said terminal to prohibit withdrawal of funds from said banking account in response to entry of said third PIN number into said terminal.

32. (new) The electronic terminal of claim 29, wherein:  
said banking account has an account number associated therewith, and  
said plurality of instructions, when executed by said processing unit,  
further causes said processing unit to:  
operate said terminal to permit user withdrawal of funds up to said first  
dollar amount limit from said banking account in response to entry into said  
terminal of (i) said account number, and (ii) said first PIN number, and  
operate said terminal to permit user withdrawal of funds up to said second  
dollar amount limit from said banking account in response to entry into said  
terminal of (i) said account number, and (ii) said second PIN number.

33. (new) The electronic terminal of claim 29, further comprising (i) a  
scanner operable to permit entry of an item for purchase into said terminal, and  
(ii) a currency acceptor operable to receive currency into said terminal, wherein  
said plurality of instructions, when executed by said processing unit, further  
causes said processing unit to:  
operate said currency acceptor to accept a cash deposit into said terminal  
for said banking account, and  
operate said currency acceptor so as to permit cash to be accepted by  
said currency acceptor for payment of an item for purchase.



34. (new) The electronic terminal of claim 33, further comprising a currency dispenser for dispensing currency, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

operate said currency dispenser to dispense currency up to said first dollar amount limit, and

further operate said currency dispenser to dispense currency up to said second dollar amount limit.

35. (new) The method of claim 34, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

operate said currency dispenser to provide change in response to cash being accepted by said currency acceptor for payment of said item for purchase.

36. (new) The electronic terminal of claim 29, wherein:

said input device includes a touch screen monitor, and

said touch screen monitor is configured to permit entry into said terminal of either said first PIN number or said second PIN number.

37. (new) The electronic terminal of claim 36, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

(g) operate said touch screen monitor to enter an item code associated with said item for purchase into said terminal.